

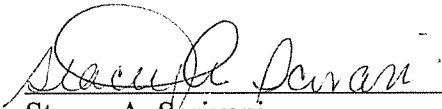
CERTIFICATE OF SERVICE

I, STACEY A. SCRIVANI, ESQUIRE, certify that on this date, I served a true and correct copy of the foregoing memorandum of law in opposition to the Bank's motion for partial summary judgment on the following counsel of record by first class mail, postage prepaid, as follows:

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Dated: November 25, 2004



Stacey A. Scrivani